

**Listing of Claims:**

The following listing of claims is provided for the convenience of the Examiner.  
No amendments are made to the claims in this paper.

1. (Previously Presented) A method for authorizing an online purchase between a customer and a vendor site, the method comprising steps of:  
at a funds transaction server, receiving transaction information from the vendor site, wherein the transaction information comprises a transaction amount;  
opening a pop-up window for the customer;  
from the funds transfer sever, interacting with the pop-up window to present a transaction amount in the pop-up window and receive customer assent to the transaction amount;  
receiving authorization from the customer of a debit for the transaction amount, wherein the debit corresponds to the online purchase; and  
notifying the vendor site of authorization.
2. (Previously Presented) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, wherein the pop-up window points away from the vendor site.
3. (Original) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, further comprising a step of receiving account information from the customer corresponding to an account authorized for the debit.
4. (Previously Presented) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, wherein the pop-up window overlays an existing web browser window of the vendor site.
5. (Previously Presented) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, wherein the receiving transaction information step triggers the opening a pop-up window step.

6. (Original) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, further comprising a step of transferring payment to an account associated with the vendor site after authorization is received.

7. (Previously Presented) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, further comprising a step of presenting a message to the customer in the pop-up window indicating at least one of the following:

- that authorization was canceled by the customer;
- that authorization was rejected by a funds transfer system; and
- that authorization completed normally.

8. (Original) The method for authorizing the online purchase between the customer and the vendor site as recited in claim 1, wherein the notifying step comprises a step of determining that a notification message was not received by the vendor site within a predetermined time period.

9. (Original) A computer-readable medium having computer-executable instructions for performing the computer-implementable method for authorizing the online purchase between the customer and the vendor site of claim 1.

10. (Previously Presented) A method for checking-out from an online purchase by a customer from a merchant system, the method comprising steps of:

- at a funds transfer system, receiving transaction information from the merchant system, wherein the transaction information includes a transaction amount and wherein the funds transfer system is located at a network location away from the merchant system;

- opening a pop-up window that is viewable by the customer, wherein the pop-up window is formulated by the funds transfer system;

- from the funds transfer system, interacting with the pop-up window to present a transaction amount in the pop-up window and receive customer assent to the transaction amount;

receiving authorization from the customer of a debit for the transaction amount, wherein the debit corresponds to the online purchase; and  
notifying the merchant system of authorization.

11. (Original) The method for checking-out from the online purchase by the customer from the merchant as recited in claim 10, further comprising a step of receiving account information from the customer corresponding to an account available for debits by the funds transfer system.

12. (Previously Presented) The method for checking-out from the online purchase by the customer from the merchant system as recited in claim 10, wherein the pop-up window overlays an existing web browser window of a web site associated with the merchant system.

13. (Previously Presented) The method for checking-out from the online purchase by the customer from the merchant system as recited in claim 10, wherein the receiving transaction information step triggers the opening a pop-up window step.

14. (Original) The method for checking-out from the online purchase by the customer from the merchant system as recited in claim 10, further comprising a step of transferring payment to an account associated with the merchant system after authorization is received.

15. (Original) The method for checking-out from the online purchase by the customer from the merchant system as recited in claim 10, further comprising a step of presenting a message to the customer in another window indicating at least one of the following:

- that authorization was canceled by the customer;
- that authorization was rejected by the funds transfer system; and
- that authorization completed normally.

16. (Original) The method for checking-out from the online purchase by the customer from the merchant system as recited in claim 10, wherein the notifying step comprises a step of determining that a notification message was not received by the merchant system within a predetermined time period.

17. (Previously Presented) A method for checking-out from an online purchase by a customer from a merchant system, the method comprising steps of:

at a funds transfer system that is located at a network location away from the merchant system, receiving account information from the customer corresponding to an account available for debits by the funds transfer system;

opening a pop-up window that is viewable by the customer, wherein the pop-up window is formulated by the funds transfer system;

from the funds transfer system, interacting with the pop-up window to present a transaction amount in the pop-up window and receive customer assent to the transaction amount; receiving authorization from the customer of a debit for the transaction amount, wherein the debit corresponds to the online purchase; and

notifying the merchant system of authorization.

18. (Previously Presented) The method for checking-out from the online purchase by the customer from the merchant system as recited in claim 17, wherein the account information is received through the pop-up window.

19. (Original) The method for checking-out from the online purchase by the customer from the merchant system as recited in claim 17, further comprising a step of receiving transaction information from the merchant system.

20. (Original) The method for checking-out from the online purchase by the customer from the merchant system as recited in claim 17, further comprising a step of transferring payment to an account associated with the merchant system after authorization is received.